

Certificate Number: 15317-NJ-DE-037040917

Bankruptcy Case Number: 21-14926



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 13, 2022, at 3:16 o'clock PM PST, Praveen K Andapally completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 13, 2022 By: /s/Ralph Hongria

Name: Ralph Hongria

Title: Credit Counselor